

BILLING CODE 4810-AM-P

BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2019-0034]

Agency Information Collection Activities: Comment Request

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice and request for comment.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995 (PRA), the Bureau of Consumer Financial Protection (Bureau) is requesting to reinstate with change a previously approved information collection, titled, "Generic Information Collection Plan for the Development and Testing of Disclosures and Related Materials."

DATES: Written comments are encouraged and must be received on or before [INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER] to be assured of consideration.

ADDRESSES: You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- *Electronic:* Go to *http://www.regulations.gov*. Follow the instructions for submitting comments.
- Email: PRA_Comments@cfpb.gov. Include Docket No. CFPB-2019-0034 in the subject line of the message.
- Mail: Comment Intake, Bureau of Consumer Financial Protection (Attention: PRA Office), 1700 G Street, NW, Washington, DC 20552.

Hand Delivery/Courier: Comment Intake, Bureau of Consumer Financial Protection
 (Attention: PRA Office), 1700 G Street, NW, Washington, DC 20552.

Please note that comments submitted after the comment period will not be accepted. In general, all comments received will become public records, including any personal information provided.

Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

FOR FURTHER INFORMATION CONTACT: Documentation prepared in support of this information collection request is available at *www.regulations.gov*. Requests for additional information should be directed to Darrin King, PRA Officer, at (202) 435-9575, or email: CFPB_PRA@cfpb.gov. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov. Please do not submit comments to these email boxes.

SUPPLEMENTARY INFORMATION:

Title of Collection: Generic Information Collection Plan for the Development and Testing of Disclosures and Related Materials

OMB Control Number: 3170-0022.

Type of Review: Reinstatement with change of a previously approved collection.

Affected Public: Individuals and households

Estimated Number of Annual Respondents: 16,400.

Estimated Total Annual Burden Hours: 8,488.

Abstract: This is a request for a generic clearance for the Consumer Financial Protection Bureau ("Bureau") for the development and testing of consumer financial disclosures and related materials. The research will result in recommendations for the development of and revisions to such disclosures and related materials. The research activities may be conducted by the Bureau or

its contractors, and will include cognitive psychological testing methods or rigorous quantitative

evaluations. This approach has been demonstrated to be feasible and valuable by the Bureau and

other agencies in developing disclosures and related materials. The planned research activities will

be conducted with the goal of creating effective disclosures and related materials that will help

consumers understand the features of consumer financial products and services. The Bureau is

modifying this generic information collection plan to provide for enhanced public notice and

opportunity to comment to OMB for each request submitted under this generic.

Request For Comments: Comments are invited on: (a) Whether the collection of information is

necessary for the proper performance of the functions of the Bureau, including whether the

information will have practical utility; (b) The accuracy of the Bureau's estimate of the burden of

the collection of information, including the validity of the methods and the assumptions used; (c)

Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to

minimize the burden of the collection of information on respondents, including through the use of

automated collection techniques or other forms of information technology. Comments submitted

in response to this notice will be summarized and/or included in the request for OMB approval. All

comments will become a matter of public record.

Dated: June 11, 2019.

Darrin A. King,

Paperwork Reduction Act Officer,

Bureau of Consumer Financial Protection.

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3